# I HE NAVAJO NATION Department of Personnel Management JOB VACANCY ANNOUNCEMENT

Requisition No:	OOC0697094				Date	Posted: _	10/22/12
POSITION NO:	240954				Clos	ing Date:	11/02/12
CLASS CODE:	3435						
POSITION TITLE:		LOAN INSURANCE REPRESENTATIVE					
DEPARTMENT NAME:		OOC/Credit Services Department					
DEPARTMENT NO	): <b>69</b>	WORKSITE LOCATION:		Window Rock, AZ			
WORKS DAYS/HOURS:		POSITION TYPE:			GRA	DE:	R59A
Days: Mon - Fri		Permanent: 🗹			SALARY:		
Hours: 8:00am - 5:00pm		Temporary: □	Duration:		\$	24,752.00	Per Annum
		Part-Time: □	No. of Hrs/Wk:	40	\$	11.90	Per Hour

## **DUTIES AND RESPONSIBILITIES:**

Serves as primary insurance facilitator/representative between the Credit Services Department and Risk Management Corporation/Insurance Company; ensures customers obtain and maintain insurance for all home loans and/or personal property used as collateral to secure loan in accordance with respective loan policies; meets with customers to review and explain the different types of coverage available, and assist with the completion of the application process; compile required information and submits completed application and photographs of home/property to Risk Management Corporation/Insurance Company to obtain premium quotation for underwriting purposes; collects premium for coverage selected and submits to Risk Management Corporation/Insurance Company for validation of coverage for home/property; obtains signatures on impound disclosure statements.

Monitors and ensures customers maintain coverage for the duration of the loan to avoid the risk of loss of Navajo Nation assets; researches loan accounts, verifies, requests, updates and files evidence of coverage with various insurance companies for customers; enters and updates necessary information in loan ledger; provides impound trial balance report for outstanding impound balances and insurance expiration report for customers; contacts customers regarding lapsed/renewal insurance coverage; maintains and files documents into customer's file such as cancellation notices, renewals, declaration and related documents to insurance coverage; provides insurance presentation to current and potential homeowners under the home loan program; attends meetings and interacts with other insurance companies on procedures and policies relating to homeowners and life insurance for the best interest of the Navajo Nation. Upon request provides reports and performs other duties as assigned.

## **QUALIFICATION REQUIREMENTS:**

**Education and Training:** 

A high school diploma (PREFERRED), or GED.

#### Experience:

Two (2) years mortgage loan closing experience in a lending or financial institution; or an equivalent combination of education, training and experience which provides the capabilities to perform the described duties. (To received full credit for education/training, applicant must submit copies of college transcripts, certificates, diploma, etc.)

## Special Knowledge, Skills and Abilities:

Knowledge of federal, state and Navajo Nation laws, rules and regulations governing assigned work; insurance/risk management laws, policies and procedures; credit and collection principles, processes, regulations and standards; insurance carrier/risk management procedures and requirements; residential mortgage and life insurance. Skill in the use of personal computers and related software applications; establishing and maintaining effective working relationships, and ability to communicate effectively both orally and in writing.

## **License/Certification Requirements:**

Valid State/Tribal Driver's License (PREFERRED)

**VETERAN'S PREFERENCE APPLIES** 

THE NAVAJO NATION GIVES PREFERENCE TO ELIGIBLE AND QUALIFIED APPLICANTS IN ACCORDANCE WITH THE NAVAJO PREFERENCE IN EMPLOYMENT ACT.

Revised: 1-15-99